

CHAMPVA Fact Sheet 01-16
For Outpatient Providers and Office Managers

What is CHAMPVA?

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

How does CHAMPVA relate to CHAMPUS/TRICARE?

CHAMPVA bases its benefit structure on CHAMPUS/TRICARE Standard option. There are no other ties between the programs. CHAMPVA is administered by the Department of Veterans Affairs Health Administration Center in Denver, CO.

CHAMPVA does not have a preferred provider or HMO option like TRICARE, it is solely a fee-for-service plan. Bottom line -- CHAMPVA is NOT CHAMPUS/TRICARE!

Is pre-authorization required for services?

The *only* pre-authorization requirements for CHAMPVA are for: organ and bone marrow transplants, hospice, dental care; DME worth more than \$300 and most mental health or substance abuse services.

Additionally, some payments are made based on specific clinical guidelines. Two common examples are breast reduction and weight reduction surgical procedures. The CHAMPVA Handbook has details.

Do I need approvals for referrals to specialists or for diagnostic tests?

No -- except for services that require pre-authorization mentioned above.

What kind of case management and utilization review is performed?

Clinical claims reviews are performed for a variety of medical services including: DME utilization; mental health/substance abuse services; physical, occupational and speech therapy; home health; hospice; skilled nursing; rehabilitation and utilization of controlled substances.

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Is there a contract or agreement that I must sign to accept/participate in CHAMPVA?

No! CHAMPVA does not have contract providers. Providers must be properly licensed in their state to receive payment from CHAMPVA and not be on the MEDICARE exclusion list.

Providers may elect to participate in CHAMPVA by submitting a claim. Beneficiaries must pay the provider your their cost share and any charges for non-covered services.

Do providers have to accept the CHAMPVA allowable rate?

Yes, under 38 CFR section 272(b) (3) and (4), providers must accept the CHAMPVA allowable rate and cannot balance bill.

How do providers get a claim paid?

Send a HCFA 1500 or UB 92 to P.O. Box 65024, Denver, CO 80206-9024. This is the ONLY address for CHAMPVA. *Don't use the address that you have for CHAMPUS/TRICARE.* If the patient has other health insurance (OHI), bill them first and send a copy of the OHI EOB with the CHAMPVA claim to the Health Administration Center. By law, CHAMPVA is always a second payor except to Medicaid or State Victims of Crime Compensation Programs and supplemental CHAMPVA policies.

What does CHAMPVA pay?

In most cases, CHAMPVA pays equivalent MEDICARE/TRICARE rates. CHAMPVA has a deductible (\$50/per person up to \$100 per family per calendar year) and a cost share of 25%. Providers should collect the 25% cost share from the patient except when the patient has other health insurance.

If the patient has other health insurance, then in most cases, CHAMPVA pays the lessor of either 75% of the allowable amount or the remainder of the charges and the beneficiary will normally have no cost share.

How fast does CHAMPVA pay?

CHAMPVA normally pays 95 percent of claims within 30 days.


Are there special considerations for Ambulatory Surgery Centers?

Yes, these must be MEDICARE approved.

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How do I know someone is CHAMPVA eligible?

Every CHAMPVA beneficiary has a CHAMPVA Authorization Card that looks like this (not all cards have a Plan Number or Group Number):

CHAMPVA Benefit Coverage/Limitations – see the CHAMPVA Handbook for information on covered benefits and limitations. Preauthorization – required for the following services. <ul style="list-style-type: none">• Organ and bone marrow transplants• Hospice services• Most mental health/substance abuse services• All dental care• All durable medical equipment with a purchase or rental price of \$300 or more Preauthorization Requests Medical Services 1-800-733-8387 Mental Health/Substance Abuse 1-800-424-1018	 Department of Veterans Affairs Health Administration Center CHAMPVA Authorization Card P.O. Box 65024, Denver CO 80206-9024		
	Name		
	Address		
	Plan Number:	Group Number:	
	Notes: Include A-Card Number on all claims and correspondence		
	Effective Date	Expiration Date	Assistance 1-800-733-8387

VA Form 10-7959, Feb 2001 (RS)

How do I get more information?

- Check the CHAMPVA web site at www.va.gov/hac
- Write CHAMPVA at P.O. Box 65023, Denver, CO 80206-9023
- E-mail: hac.inq@med.va.gov
- Call 1-800-733-8387, Monday-Friday from 9:00- 5:00 PM Eastern Time.